Entered on Docket October 23, 2009 GLORIA L. FRANKLIN, CLERK U.S BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA 1 Michael C. Fallon, SBN 088313 Attorney at Law 100 E Street, Suite 219 2 Santa Rosa, California 95404 3 Telephone: (707) 546-6770 email: mcfallon@fallonlaw.net 4 Attorney for Debtors 5 6 7 8 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA 9 10 In Re Case No. 09-12873 Edward Walera CHAPTER 11 11 Lisa Walera 12 Debtors. 13 ORDER RE 14 MOTION TO DETERMINE VALUE OF CLAIM SECURED BY LIEN ON PROPERTY AND FOR 15 ORDER AVOIDING LIEN 16 (Circle Bank - Second Deed of Trust) 17 The matter of the debtors' motion pursuant to FRBP Rule 3012 and 11 USC § 506 for an order determining the extent of the value of the secured claim of Circle Bank and for an order 18 19 pursuant to 11 USC § 1123 avoiding the lien held by Circle Bank came on for hearing before the 20 undersigned Judge on October 23, 2009. The debtors appeared through their counsel, Michael 21 Fallon. There having been no opposition to the motion, good cause appearing, IT IS HEREBY ORDERED 22 23 1. The motion is granted, 24 2. The claim of Circle Bank is disallowed as a secured claim, 25 // 26 // 27 // 28

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The deed of trust held by Circle Bank, recorded with the Sonoma County 3. Recorder's Office on March 2, 2006, as document number 2006-0025124, shall be avoided upon entry of the Chapter 11 discharge. Dated: October 23, 2009 Alan Jaroslovsky U.S. Bankruptcy Judge